



Agent Ledger

Earnings / Tax Details - Year 2012

 Marketer Name: VIRGINIA RAMOS-RIOS
 Marketer Number: 111490

 GO: VT3 - GREATER NEW YORK
 As Of: 11/09/2012

Earnings	Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
FEDERAL		5,120.51	1,507.77	5,332.60	43.96	-276.33	3,069.83	1,533.41	1,713.68	2,866.99	5,480.07	14.41	0.00	26,406.90
MEDICARE		2,320.00	1,722.10	5,842.71	66.92	-276.33	3,377.40	1,697.93	1,894.58	3,191.24	6,031.47	14.41	0.00	29,146.49
QASDI		5,584.06	1,722.10	5,842.71	66.92	-276.33	3,377.40	1,697.93	1,894.58	3,191.24	6,031.47	14.41	0.00	29,146.49
NEW YORK		5,120.51	1,722.10	5,332.60	66.92	-276.33	3,069.83	1,533.41	1,713.68	2,866.99	5,480.07	14.41	0.00	26,406.90
NYC RESIDENT		5,120.51	1,722.10	5,332.60	66.92	-276.33	3,069.83	1,533.41	1,713.68	2,866.99	5,480.07	14.41	0.00	26,406.90
Analysis														
Commission History														
Special Debt Arrangements														
Ledger Deductions														
NYLIFE Securities														
Earnings / Tax Details														
PRE-TAX DEDUCTIONS														
DENTAL		-38.83	-38.83	-38.83	-38.83	-38.83	-38.83	-38.83	-38.83	-38.83	-38.83	0.00	0.00	-388.30
MEDICAL		-231.17	-231.17	-231.17	-231.17	-231.17	-231.17	-231.17	-231.17	-231.17	-231.17	0.00	0.00	-2,311.70
401K		-463.55	-214.33	-510.11	-22.96	0.00	-307.57	-164.52	-180.90	-324.25	-551.40	0.00	0.00	-2,739.59
POST-TAX DEDUCTIONS														
TAXES														
FEDERAL	501	-825.34	52.34	-852.85	267.61	152.09	-349.83	-119.40	-146.46	-319.44	-711.32	0.00	0.00	-2,852.60
MEDICARE		-43.50	-24.97	-84.72	-0.97	4.01	-48.97	-24.62	-27.48	-46.27	-87.46	0.00	0.00	-472.42
QASDI		-272.00	-72.33	-245.39	-2.81	11.60	-141.85	-71.31	-79.57	-134.04	-253.32	0.00	0.00	-1,223.55
NEW YORK	501	-260.99	-27.97	-274.68	66.44	87.10	-128.70	-29.60	-44.56	-112.71	-283.83	0.00	0.00	-1,009.50
NYC RESIDENT	500	-163.53	-22.63	-171.80	34.44	45.42	-82.44	-25.58	-32.20	-74.97	-174.31	0.00	0.00	-667.60



NEW YORK LIFE INSURANCE
51 Madison Avenue
New York, New York 10010
(212) 576-7000

Statement of Account

OFFICE	CODE
GREATER NEW YORK	V73
LEDGER CLOSING DATE	CODE NUMBER
10-31-12	111490
CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
BALANCE BROUGHT FORWARD FROM 10/15/12					984.29			
39 890 217	BRADLEY	0712	C	F	234.48	234.48	234.48	
		0712	C	F	234.48-	234.48-	234.48-	DL REC ADJ
39 893 328	CASTILLO	0712	A	F	44.77-	44.77-	44.77-	NYLAPP REV
39 591 448	FERNANDO	1112	C	.030 F	.30	.30	.30	OPP RIDER
39 572 266	POINVIL	0912	C	.050 R	8.40-	8.40-		IMPR ENCD
39 618 450	RAMOS RIOS	1112	C	.050 R	14.16	14.16		
		1112	C	.060 R	61.80	61.80		
39 657 129	RAMOS RIOS	1012	C	.550 F	322.92	322.92	322.92	FAM. BUS.
23 331 408	SMITH	1012	C	.550 F	1238.76	1238.76	1238.76	
		1012	C	.550 F	605.46-	605.46-	605.46-	NYLAPP REV
		1012	C	.550 F	342.28	342.28	342.28	
		1012	C	.550 F	150.71-	150.71-	150.71-	NYLAPP REV
		1012	C	.550 F	605.46	605.46	605.46	NYLAPPS
		1012	C	.550 F	150.71	150.71	150.71	NYLAPPS
ADJUSTMENT NEW ORG CASE RATE INC							712.50	
LIFE CASE RATE MONTHLY 09-12					300.00	300.00		
MISC INCOME TRAINING ALL 10-12					2320.00	2320.00		
MISC INCOME TA CATCH-UP 10-12					11.80	11.80		
WITHHOLDING FICA-OASDI 10-12					145.63-			
WITHHOLDING FICA-MEDICARE 10-12					50.28-			
WITHHOLDING FEDERAL 10-12					500.00-			
WITHHOLDING N.Y.STATE 10-12					213.60-			
WITHHOLDING N.Y.CITY 10-12					126.10-			
WITHHOLDING FICA-OASDI 10-12					19.68-			
WITHHOLDING FICA-MEDICARE 10-12					6.80-			
WITHHOLDING FEDERAL 10-12					54.30-			
WITHHOLDING N.Y.STATE 10-12					21.40-			
WITHHOLDING N.Y.CITY 10-12					13.40-			
WITHHOLDING FICA-OASDI 10-12					20.71-			
WITHHOLDING FICA-MEDICARE 10-12					7.15-			
WITHHOLDING FEDERAL 10-12					47.28			
WITHHOLDING N.Y.STATE 10-12					38.65			
WITHHOLDING N.Y.CITY 10-12					15.59			
AUTH DEDUCT 10-12 401K					123.78-	123.78-		
AUTH DEDUCT 10-12 401K					10.13-	10.13-		
AUTH DEDUCT 10-12 401K					106.71-	106.71-		
AUTH DEDUCT 10-12 401K					48.44-	48.44-		
AUTH DEDUCT 10-12 LIFE					1.83-	1.83-		
AUTH DEDUCT 10-12 AD+D					4.50-	4.50-		
AUTH DEDUCT 10-12 LTD					31.80-			
AUTH DEDUCT 10-12 MEDICAL					231.17-	231.17-		
AUTH DEDUCT 10-12 DENTAL					38.83-	38.83-		
WITHDRAWAL EFT TO AGT 10-18					1324.30-			
BALANCE CARRIED FORWARD					2544.12			

TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	2571.99	3993.46	507.02	250.25	320.26	.00	2571.99
YEAR	8106.79	26392.49	2852.60	1645.97	2099.52	60.00	8106.79
TOTALS	FIRST YEAR	TRAINING	NEFYC	RENEWAL	NEFYC FR	APPT DT	
STMT	1859.49	2331.80	1536.57	67.56	.00		
YEAR	15829.32	20304.91	25696.57		25696.57		

ORIGINAL



GREATER NEW YORK GO
GRAYBAR BLDG
420 LEXINGTON AVE
15TH FLOOR 10170

EXPLANATION OF BENEFITS

PLEASE DETACH AND SAVE FOR YOUR RECORDS

RAMOS-RIOS, VIRGINIA

BANK CODE: 0779
CHECK NO: 8280076346
CHECK AMOUNT: \$1196.28
CHECK DATE: OCTOBER 01, 2012
FUNCTION TYPE: FUEL

REFERENCE TYPE: M
REFERENCE NUMBER: 111490
ACCOUNTING DATE: 2012-10-01
REQUESTER ID: V73082B

IN PAYMENT OF:
LEDGER DEBIT



NEW YORK LIFE INSURANCE
51 Madison Avenue
New York, New York 10010
(212) 576-7000

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VIRGINIA RAMOS-RIOS

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GREATER NEW YORK	V73
LEDGER CLOSING DATE	CODE NUMBER
09-14-12	111490
CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
	BALANCE BROUGHT FORWARD FROM			8/31/12	882.09			
39 890 217	BRADLEY	0712	C	.500 F	234.48	234.48	234.48	
39 892 937	BRAVO-BRAVO	0912	C	.500 F	300.96	300.96	300.96	
39 887 234	LOPEZ-RAMIRE	0912	C	.500 F	200.76	200.76	200.76	
39 875 559	LYKES	0912	C	.550 F	854.40	854.40	854.40	
		0912	C	.550 F	308.58-	308.58-	308.58-	NYLAPP REV?
39 877 681	MARTINEZ	0612	C	.550 F	44.46	44.46	44.46	
		0612	C	.550 F	22.23-	22.23-	22.23-	NYLAPP REV?
39 567 573	VASQUEZ	0912	C	.060 R	55.44	55.44		
	LIFE CASE RATE MONTHLY	08-12			262.50	262.50		
	TEL SVC + EQUIP CHG	09-12			24.00-			
	WITHHOLDING FICA-OASDI	09-12			25.75-			
	WITHHOLDING FICA-MEDICARE	09-12			8.89-			
	WITHHOLDING FEDERAL	09-12			78.16-			
	WITHHOLDING N.Y.STATE	09-12			30.80-			
	WITHHOLDING N.Y.CITY	09-12			19.28-			
	AUTH DEDUCT GS- 1 (BAL 205.50)				68.50-			CR SP ACCT
	AUTH DEDUCT 09-12 401K				81.87-	81.87-		
	AUTH DEDUCT 09-12 401K				30.12-	30.12-		
	AUTH DEDUCT 09-12 401K				8.31-	8.31-		
	AUTH DEDUCT 09-12 401K				48.48-	48.48-		
	AUTH DEDUCT 09-12 401K				35.17-	35.17-		
	AUTH DEDUCT 08-12 FT SUPPORT GLD				75.00-			
	AUTH DEDUCT 08-12 DEDICATED TECH				10.83-			
	SUPP + SERV TELEPHONE TOLL				4.99-			
	WITHDRAWAL TECH CENTER				50.00-			
	WITHDRAWAL EFT TO AGT	09-04			882.09-			
	BALANCE CARRIED FORWARD				1022.04			

%NET ELIGIBLE FIRST YEAR COMMISSION

TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	1304.25	1418.24	78.16	34.64	50.08	.00	1304.25
YEAR	3607.12	19463.67	1900.00	1159.52	1378.94	60.00	3607.12
TOTALS	FIRST YEAR COMMISS'NS	TRAINING ALLOWANCE	NEFYC COMMISS'NS	RENEWAL COMMISS'NS	NEFYC FR APPT DT		
STMT	1304.25	.00	1304.25	55.44	.00		
YEAR	12042.15	16929.71	22781.82		22781.82		

ORIGINAL



NEW YORK LIFE
Case 1:12-cv-01795-RMN Doc 4 Filed 11/19/12
51 Madison Avenue
New York, New York 10010
(212) 576-7000

NEW YORK LIFE		Entered 11/19/12 11:21:46	CODE
GREATER NEW YORK		V73	
LEDGER CLOSING DATE		CODE NUMBER	
08-31-12		111490	
CONTRACT		STATUS	
TAS-P		IN FORCE 10-28-11	

Statement of Account

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
BALANCE BROUGHT FORWARD FROM				8/15/12	303.58			
889 698	BRADLEY	0812	C	.500 F	423.54	423.54	423.54	
		0812	C	.500 F	83.55-	83.55-	83.55-	NYLAPP REV
889 743	BRADLEY	0712	C	.550 F	170.76	170.76	170.76	
		0712	C	.550 F	85.38-	85.38-	85.38-	NYLAPP REV
890 210	BRADLEY	0812	C	.550 F	146.88	146.88	146.88	
		0712	C	.550 F	146.88-	146.88-	146.88-	1ST PR RVS
		0712	C	.550 F	146.88	146.88	146.88	
		0712	C	.550 F	63.93-	63.93-	63.93-	NYLAPP REV
890 217	BRADLEY	0712	C	.500 F	234.48-	234.48-	234.48-	1ST PR RVS
		0712	C	.500 F	234.48	234.48	234.48	
		0712	C	.500 F	101.85-	101.85-	101.85-	NYLAPP REV
915 665	COLON	0812	A	.030 F	3.60	3.60	3.60	OPP RIDER
		0812	A	.550 F	623.15	623.15	623.15	
		0812	A	.550 F	311.58-	311.58-	311.58-	NYLAPP REV
		0812	A	.550 F	40.84	40.84	40.84	
		0812	A	.550 F	20.42-	20.42-	20.42-	NYLAPP REV
SC INCOME	TRAINING ALL	08-12			964.85	964.85		
SC CREDIT	PROFESSIONAL LIABILITY PLAN	08-12			274.00			
THHOLDING	FICA-OASDI	08-12			60.08-			
THHOLDING	FICA-MEDICARE	08-12			20.75-			
THHOLDING	FEDERAL	08-12			197.92-			
THHOLDING	N.Y.STATE	08-12			77.84-			
THHOLDING	N.Y.CITY	08-12			48.80-			
TH DEDUCT	08-12 401K				50.99-	50.99-		
TH DEDUCT	08-12 401K				60.31-	60.31-		
TH DEDUCT	08-12 LIFE				1.83-	1.83-		
TH DEDUCT	08-12 AD+D				4.50-	4.50-		
TH DEDUCT	08-12 LTD				31.80-			
TH DEDUCT	08-12 MEDICAL				231.17-	231.17-		
TH DEDUCT	08-12 DENTAL				38.83-	38.83-		
THDRAWAL	PROFESSIONAL LIABILITY PLAN	08-16			274.00-			
THDRAWAL	EFT TO AGT	08-16			303.58-			
BALANCE CARRIED FORWARD					882.09			

NET ELIGIBLE FIRST YEAR COMMISSION

* * * S U M M A R Y * * *							
ITEMS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	742.06	1319.28	197.92	80.83	126.64	.00	742.06
YEAR	2302.87	18045.43	1821.84	1124.88	1319.97	60.00	2302.87
ITEMS	FIRST YEAR COMMISS'NS	TRAINING ALLOWANCE	NEFYC COMMISS'NS	RENEWAL COMMISS'NS	NEFYC FR APPT DT		
STMT	742.06	964.85	742.06	.00	.00		
YEAR	10737.90	16929.71	21477.57		21477.57		

ORIGINAL



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08-15-12	111490
CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
ALANCE BROUGHT FORWARD FROM		7/31/12			898.92			
849 184	BRAVO-BRAVO	0612	C	.550 F	264.00	264.00	264.00	
		0612	C	.550 F	132.00-	132.00-	132.00-	NYLAPP REV
915 665	COLON	0812	A	.550 F	311.58	311.58	311.58	NYLAPPS
		0812	A	.550 F	20.42	20.42	20.42	NYLAPPS
EL SVC +	EQUIP CHG	08-12			24.00-			
THHOLDING	FICA-OASDI	08-12			19.49-			
THHOLDING	FICA-MEDICARE	08-12			6.73-			
THHOLDING	FEDERAL	08-12			51.46			
THHOLDING	N.Y.STATE	08-12			33.28			
THHOLDING	N.Y.CITY	08-12			16.60			
ITH DEDUCT	08-12 401K				49.80-	49.80-		
ITH DEDUCT	08-12 401K				19.80-	19.80-		
ITH DEDUCT	07-12 FT				75.00-			
ITH DEDUCT	07-12 DEDICATED TECH				10.74-			
IPP + SERV	TELEPHONE TOLL				6.20-			
THDRAWAL	TECH CENTER				50.00-			
THDRAWAL	EFT TO AGT	08-01			898.92-			
ALANCE CARRIED FORWARD					303.58			

ET ELIGIBLE FIRST YEAR COMMISSION

* * * S U M M A R Y * * *							
TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	464.00	394.40	51.46-	26.22	49.88-	.00	464.00
YEAR	1560.81	16726.15	1623.92	1044.05	1172.58	60.00	1560.81
TOTALS	FIRST YEAR	TRAINING	NEFYC	RENEWAL	NEFYC FR	APPT DT	
STMT	464.00	.00	464.00	.00	.00		
YEAR	1560.81	.00	1560.81	.00	.00		



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OFFICE	CODE
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07-31-12	111490
CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
	ALANCE BROUGHT FORWARD FROM			7/13/12	140.54-			
889 698	BRADLEY	0712	C	.500 F	83.55	83.55	83.55	NYLAPPS
889 743	BRADLEY	0712	C	.550 F	85.38	85.38	85.38	NYLAPPS
890 210	BRADLEY	0712	C	.550 F	63.93	63.93	63.93	NYLAPPS
890 217	BRADLEY	0712	C	.500 F	101.85	101.85	101.85	NYLAPPS
893 328	CASTILLO	0712	A	.550 F	44.77	44.77	44.77	NYLAPPS
860 703	CURBELO	0612	C	.550 F	254.52	254.52	254.52	
838 781	HINKSON JR	0612	C	.550 F	871.20	871.20	871.20	
		0612	C	.550 F	871.20-	871.20-	871.20-	NSF
849 433	LOPEZ-RAMIRE	0612	C	.550 F	264.00	264.00	264.00	
		0612	C	.550 F	132.00-	132.00-	132.00-	NYLAPP REV
	SC INCOME TRAINING ALL	07-12			877.45	877.45		
	THHOLDING FICA-OASDI	07-12			57.42-			
	THHOLDING FICA-MEDICARE	07-12			19.82-			
	THHOLDING FEDERAL	07-12			77.22-			
	THHOLDING N.Y.STATE	07-12			11.48-			
	THHOLDING N.Y.CITY	07-12			15.02-			
	TH DEDUCT 07-12 401K				114.90-	114.90-		
	TH DEDUCT 07-12 LIFE				1.83-	1.83-		
	TH DEDUCT 07-12 AD+D				4.50-	4.50-		
	TH DEDUCT 07-12 LTD				31.80-			
	TH DEDUCT 07-12 MEDICAL				231.17-	231.17-		
	TH DEDUCT 07-12 DENTAL				38.83-	38.83-		
	ALANCE CARRIED FORWARD				898.92			

ET ELIGIBLE FIRST YEAR COMMISSION

* * * S U M M A R Y * * *							
TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	766.00	1252.22	77.22	77.24	26.50	.00	766.00
YEAR	1096.81	16331.75	1675.38	1017.83	1215.73	60.00	1096.81
TOTALS	FIRST YEAR COMMISS'NS	TRAINING ALLOWANCE	NEFYC COMMISS'NS	RENEWAL COMMISS'NS	NEFYC FR APPT DT		
STMT	766.00	877.45	766.00	.00	.00		



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07-13-12	111490
CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
ALANCE BROUGHT FORWARD FROM		6/29/12			1785.51			
9 875 559	LYKES	0712	C	.550 F	308.58	308.58	308.58	NYLAPPS
9 877 681	MARTINEZ	0612	C	.550 F	22.23	22.23	22.23	NYLAPPS
EL SVC +	EQUIP CHG	07-12			24.00-			
ITHHOLDING	FICA-OASDI	07-12			13.89-			
ITHHOLDING	FICA-MEDICARE	07-12			4.80-			
ITHHOLDING	FEDERAL	07-12			42.18-			
ITHHOLDING	N.Y.STATE	07-12			18.12-			
ITHHOLDING	N.Y.CITY	07-12			10.56-			
UTH DEDUCT	07-12 401K				3.34-	3.34-		
UTH DEDUCT	07-12 401K				46.28-	46.28-		
UTH DEDUCT	06-12 FT			SUPPORT GLD	75.00-			
UTH DEDUCT	06-12 DEDICATED TECH				10.70-			
EDICAL FEE	ZULLO K				79.33-			
EDICAL FEE	ZULLO T				85.96-			
JPP + SERV	TELEPHONE			TOLL	7.19-			
ITHDRAWAL	TECH CENTER				50.00-			
ITHDRAWAL	EFT TO AGT	07-03			1785.51-			
ALANCE CARRIED FORWARD					140.54-			

ET ELIGIBLE FIRST YEAR COMMISSION

TALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	FIRST YEAR COMMISS'NS
STMT	330.81	281.19	42.18	18.69	28.68	.00	330.81
YEAR	.00	15079.53	1598.16	940.59	1169.41	60.00	8765.84
TALS	TRAINING	NEFYC	RENEWAL	NEFYC FR	APPT DT		
STMT	.00	330.81	.00	.00	.00		



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TAS-P	IN FORCE 10-28-11

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
LANE BROUGHT FORWARD FROM		6/15/12			226.19-			
849 184	BRAVO-BRAVO	0612	C	.550 F	132.00	132.00	132.00	NYLAPPS
830 093	CURBELO	0612	C	.550 F	825.00	825.00	825.00	
838 781	HINKSON JR	0512	C	.550 F	950.40	950.40	950.40	
		0512	C	.550 F	473.58-	473.58-	473.58-	NYLAPP REV
849 433	LOPEZ-RAMIRE	0612	C	.550 F	132.00	132.00	132.00	NYLAPPS
563 499	RAMOS	0412	Q	.030 F	100.80	100.80	100.80	OPP RIDER
		0612	Q	.050 R	.28	.28		
		0912	S	.050 R	.55	.55		
		0612	Q	.060 R	15.39	15.39		
		0912	S	.060 R	30.22	30.22		
		0412	M	.030 F	136.15-	136.15-	136.15-	PD IN ERR
SC INCOME TRAINING ALL		06-12			1603.24	1603.24		
THHOLDING FICA-OASDI		06-12			121.96-			
THHOLDING FICA-MEDICARE		06-12			42.10-			
THHOLDING FEDERAL		06-12			289.43-			
THHOLDING N.Y.STATE		06-12			102.75-			
THHOLDING N.Y.CITY		06-12			67.54-			
TH DEDUCT 06-12 401K					15.12-	15.12-		
TH DEDUCT 06-12 401K					6.97-	6.97-		
TH DEDUCT 06-12 401K					19.17-	19.17-		
TH DEDUCT 06-12 401K					195.28-	195.28-		
TH DEDUCT 06-12 LIFE					1.83-	1.83-		
TH DEDUCT 06-12 AD+D					4.50-	4.50-		
TH DEDUCT 06-12 LTD					31.80-			
TH DEDUCT 06-12 MEDICAL					231.17-	231.17-		
TH DEDUCT 06-12 DENTAL					38.83-	38.83-		
LANE CARRIED FORWARD					1785.51			

ET ELIGIBLE FIRST YEAR COMMISSION

* * * S U M M A R Y * * *							
TALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	1530.47	2667.28	289.43	164.06	170.29	.00	1530.47
YEAR	20268.35	14798.34	1555.98	921.90	1135.93	60.00	20268.35
TALS	FIRST YEAR COMMISS'NS	TRAINING ALLOWANCE	NEFYC COMMISS'NS	RENEWAL COMMISS'NS	NEFYC FR APPT DT		
STMT	1530.47	1208.34	1530.47	1208.34	1530.47		



NEW YORK LIFE INSURANCE
51 Madison Avenue
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Statement of Account

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

OFFICE	CODE
GREATER NEW YORK	V73
LEDGER CLOSING DATE	CODE NUMBER
06-15-12	111490
CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
ALANCE BROUGHT FORWARD FROM		5/31/12			176.91-			
9 838 781	HINKSON JR	0512	C	.550 F	473.58	473.58	473.58	NYLAPPS
EL SVC +	EQUIP CHG	06-12			24.00-			
ITHHOLDING	FICA-OASDI	06-12			19.89-			
ITHHOLDING	FICA-MEDICARE	06-12			6.87-			
ITHHOLDING	FEDERAL	06-12			60.40-			
ITHHOLDING	N.Y.STATE	06-12			25.95-			
ITHHOLDING	N.Y.CITY	06-12			14.90-			
JTH DEDUCT	06-12 401K				71.03-	71.03-		
JTH DEDUCT	05-12 FT				75.00-			
JTH DEDUCT	05-12 DEDICATED TECH			SUPPORT GLD	11.00-			
JPP + SERV	TELEPHONE			TOLL	13.82-			
ITHDRAWAL	MA CO APPT RNWL FEES				150.00-			
ITHDRAWAL	TECH CENTER				50.00-			
ALANCE CARRIED FORWARD					226.19-			

NET ELIGIBLE FIRST YEAR COMMISSION

TALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	473.58	402.55	60.40	26.76	40.85	.00	473.58
YEAR	18737.88	12131.06	1266.55	757.84	923.54	60.00	18737.88
TALS	FIRST YEAR COMMISS'NS	TRAINING ALLOWANCE	NEFYC COMMISS'NS	RENEWAL COMMISS'NS	NEFYC FR APPT DT		
STMT	473.58	.00	473.58	.00	.00		



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CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
ALANCE BROUGHT FORWARD FROM				5/15/12	169.00-			
ITHHOLDING FICA-OASDI		05-12			11.60			
ITHHOLDING FICA-MEDICARE		05-12			4.01			
ITHHOLDING FEDERAL		05-12			152.09			
ITHHOLDING N.Y.STATE		05-12			87.10			
ITHHOLDING N.Y.CITY		05-12			45.42			
UTH DEDUCT 05-12 LIFE					1.83-	1.83-		
UTH DEDUCT 05-12 AD+D					4.50-	4.50-		
UTH DEDUCT 05-12 LTD					31.80-			
UTH DEDUCT 05-12 MEDICAL					231.17-	231.17-		
UTH DEDUCT 05-12 DENTAL					38.83-	38.83-		
ALANCE CARRIED FORWARD					176.91-			

* * * S U M M A R Y * * *

TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT YEAR	18264.30	11728.51	1206.15	731.08	875.82	60.00	18264.30
TOTALS	FIRST YEAR	TRAINING	NEFYC	RENEWAL	NEFYC FR	APPT DT	
STMT YEAR	6430.98	13484.17	17170.65		17170.65		

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VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

GREATER NEW YORK		V73
05-15-12	111490	
TAS-P	IN FORCE 10-28-11	

POLICY	DESCRIPTION	DATE	AMOUNT	DEBIT	CREDIT	BALANCE
	BALANCE BROUGHT FORWARD FROM	4/30/12	66.87			
	TEL SVC + EQUIP CHG	05-12	24.00-			
	AUTH DEDUCT 04-12 FT	SUPPORT SLVR	75.00-			
	WITHDRAWAL TECH CENTER		50.00-			
	WITHDRAWAL WA CO APPT RNWL FEES		20.00-			
	WITHDRAWAL EFT TO AGT	05-01	66.87-			
	BALANCE CARRIED FORWARD		169.00-			

*** SUMMARY ***

TOTALS	COUNCIL	TAXABLE	FEDERAL	FEDERAL	WIDE TAX	FED.	TOTAL
	CREDITS	INCOME	W/HOLDING	W/HOLDING	W/HOLDING	ALLOWANCE	CREDITS
STMT	.00	.00	.00	.00	.00	.00	.00
YEAR	18264.30	12084.84	1358.24	746.69	1812.38	60.00	18264.30
TOTALS	FIRST YEAR	TRAINING	NEFYC	RENEWAL	NEFYC PR		
	COMMISS'NS	ALLOWANCE	COMMISS'NS	COMMISS'NS	APPT DT		
STMT	.00	.00	.00	.00	.00		
YEAR	6430.98	13484.17	17170.65		17170.65		



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CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
ALANCE BROUGHT FORWARD FROM		3/30/12			3581.36			
9 563 499 RAMOS		0412	C	.060 R	206.25-	206.25-		MODE CHG
		0312	C	.060 R	162.96	162.96		
IFE CASE RATE MONTHLY		03-12			450.00	450.00		
IFE CASE RATE CATCH-UP		03-12			450.00	450.00		
EL SVC + EQUIP CHG		04-12			40.00-			
UTH DEDUCT 04-12 401K					22.96-	22.96-		
ITHDRAWAL CT CO APPT RNWL FEES					80.00-			
ITHDRAWAL TECH CENTER					50.00-			
ITHDRAWAL JAVITZ CENTER AUTO SHOW					50.00-			
ITHDRAWAL NJ CO APPT RNWL FEES					50.00-			
ITHDRAWAL EFT TO AGT		04-02			3581.36-			
ALANCE CARRIED FORWARD					563.75			

* * * S U M M A R Y * * *

TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	.00	833.75	.00-	.00-	.00-	.00	.00
YEAR	19372.70	12794.63	1625.85	742.91	1112.26	60.00	19372.70
TOTALS	FIRST YEAR	TRAINING	NEFYC	RENEWAL	NEFYC FR	APPT DT	
STMT	.00	.00	.00	43.29-	.00		
YEAR	7539.38	12886.44	16423.49		16423.49		



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CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

VIRGINIA RAMOS-RIOS

GREATER NEW YORK G.O.

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
BALANCE BROUGHT FORWARD FROM				3/15/12	966.22			
39 751 355	LOPEZ	0312	C	.550 F	232.92	232.92	232.92	
		0312	C	.550 F	116.46-	116.46-	116.46-	NYLAPP RI
39 757 357	LOPEZ	0312	C	.500 F	63.48	63.48	63.48	
39 679 781	MARCELLINO	0112	C	.500 F	448.92	448.92	448.92	
		0112	C	.500 F	116.82-	116.82-	116.82-	NYLAPP RI
39 729 234	PICHARDO	0212	C	.550 F	374.52	374.52	374.52	
		0212	C	.550 F	336.60-	336.60-	336.60-	NYLAPP RI
39 763 080	PICHARDO	0312	C	.500 F	293.16	293.16	293.16	
39 563 499	RAMOS	1011	C	.030 F	59.06-	59.06-	59.06-	PD IN ERI
		0312	C	.060 R	162.96-	162.96-		POL CHG
39 677 152	RODRIGUEZ-MA	0112	C	.550 F	483.60	483.60	483.60	
		0112	C	.550 F	241.80-	241.80-	241.80-	NYLAPP RI
		0112	C	.550 F	28.71	28.71	28.71	
		0112	C	.550 F	14.36-	14.36-	14.36-	NYLAPP RI
39 736 862	RODRIGUEZ-MA	0312	C	.500 F	448.92	448.92	448.92	
		0312	C	.500 F	224.46-	224.46-	224.46-	NYLAPP RI
		0112	C	.550 F	255.24	255.24	255.24	
39 744 581	RODRIGUEZ-MA	03-12			2320.00	2320.00		
MISC INCOME	TRAINING ALL	03-12			398.25	398.25		
MISC INCOME	TA CATCH-UP	03-12						
WITHHOLDING	FICA-OASDI	03-12			126.30-			
WITHHOLDING	FICA-MEDICARE	03-12			43.61-			
WITHHOLDING	FEDERAL	03-12			608.19-			
WITHHOLDING	N.Y.STATE	03-12			191.19-			
WITHHOLDING	N.Y.CITY	03-12			115.59-			
WITHHOLDING	FICA-OASDI	03-12			35.96-			
WITHHOLDING	FICA-MEDICARE	03-12			12.41-			
WITHHOLDING	FEDERAL	03-12			150.42			
WITHHOLDING	N.Y.STATE	03-12			25.03			
WITHHOLDING	N.Y.CITY	03-12			9.41			
AUTH DEDUCT	03-12 401K				40.80-	40.80-		
AUTH DEDUCT	03-12 401K				2.55-	2.55-		
AUTH DEDUCT	03-12 401K				160.19-	160.19-		
AUTH DEDUCT	03-12 LIFE				1.83-	1.83-		
AUTH DEDUCT	03-12 AD+D				4.50-	4.50-		
AUTH DEDUCT	03-12 LTD				31.80-			
AUTH DEDUCT	03-12 MEDICAL				231.17-	231.17-		
AUTH DEDUCT	03-12 DENTAL				38.83-	38.83-		
BALANCE CARRIED FORWARD					3581.36			

NET ELIGIBLE FIRST YEAR COMMISSION

* * * S U M M A R Y * * *							
TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	1519.91	3595.33	457.77	218.28	272.34	.00	1519.91
YEAR	19372.70	11960.88	1625.85	742.91	1112.26	60.00	19372.70
TOTALS	FIRST YEAR	TRAINING	NEFYC	RENEWAL	NEFYC FR	APPT DT	
STMT	1519.91	2718.25	1578.97	162.96-	.00		

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Statement of Account

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LEDGER CLOSING DATE	CODE NUMBER
03-15-12	111490
CONTRACT	STATUS
TAS-P	IN FORCE 10-28-11

POLICY	DESCRIPTION INSURED	DUE	HP	RATE	AMOUNT	TAXABLE INCOME	COUNCIL CREDITS	REASON
ALANCE BROUGHT FORWARD FROM				2/29/12	170.51			
9 705 288	GARCIA	0112	C	.550 F	2204.40	2204.40	2204.40	
		0112	C	.550 F	2204.40-	2204.40-	2204.40-	1ST PR RVS
		0112	C	.550 F	810.48-	810.48-	810.48-	1ST PR RVS
		0112	C	.550 F	2204.40	2204.40	2204.40	
		0112	C	.550 F	1072.50-	1072.50-	1072.50-	NYLAPP REV
		0112	C	.550 F	810.48	810.48	810.48	
		0112	C	.550 F	356.40-	356.40-	356.40-	NYLAPP REV
9 738 153	GARCIA	0212	C	.500 F	926.88	926.88	926.88	
		0212	C	.500 F	393.30-	393.30-	393.30-	NYLAPP REV
		0212	C	.500 F	393.30	393.30	393.30	NYLAPPS
9 751 355	LOPEZ	0312	C	.550 F	116.46	116.46	116.46	NYLAPPS
9 563 499	RAMOS	0312	C	.060 R	225.00	225.00		
EL SVC +	EQUIP CHG	03-12			40.00-			
ITHHOLDING	FICA-OASDI	03-12			83.13-			
ITHHOLDING	FICA-MEDICARE	03-12			28.70-			
ITHHOLDING	FEDERAL	03-12			395.08-			
ITHHOLDING	N.Y.STATE	03-12			108.52-			
ITHHOLDING	N.Y.CITY	03-12			65.62-			
UTH DEDUCT	03-12 401K				9.68-	9.68-		
UTH DEDUCT	03-12 401K				296.89-	296.89-		
ITHDRAWAL	TECH CENTER				50.00-			
ITHDRAWAL	EFT TO AGT	03-01			170.51-			
ALANCE CARRIED FORWARD					966.22			

NET ELIGIBLE FIRST YEAR COMMISSION

* * * S U M M A R Y * * *							
TOTALS	COUNCIL CREDITS	TAXABLE INCOME	FEDERAL W/HOLDING	F.I.C.A. W/HOLDING	MISC TAX W/HOLDING	FEE ALLOWANCE	TOTAL CREDITS
STMT	1818.84	1737.27	395.08	111.83	174.14	.00	1818.84
YEAR	17852.79	8365.55	1168.08	524.63	783.90	60.00	17852.79
TOTALS	FIRST YEAR	TRAINING	NEFYC	RENEWAL	NEFYC FR	APPT DT	
STMT	1818.84	00	1818.84	225.00	00	00	